AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A brokerage account application method comprising the steps of:

receiving data from an ~~Applicant~~ applicant,

forwarding said data to a credit bureau system for credit decisioning;

obtaining, in a real-time environment, a credit decision relating to said ~~Applicant~~ applicant from said credit bureau system;

in response to a favorable credit decision, opening a brokerage account for said ~~Applicant~~ applicant; and,

invoking a securities processing system to facilitate an activation of said account and use of said account.

2. (Original) The method of claim 1, wherein the step of forwarding said data is accomplished utilizing a distributed credit bureau communication system.

3. (Currently Amended) The method of claim ~~2~~ 1, wherein the step of receiving data from ~~an Applicant includes~~ said applicant comprises receiving data from ~~an Applicant~~ said applicant over a distributed network.

4. (Currently Amended) The method of claim ~~2~~ 1, wherein the step of opening a brokerage account ~~said account is~~ comprises opening a brokerage account with a pre-established trading limit.

5. (Currently Amended) The method of claim ~~2~~ 1, further comprising the step of capturing data in an accounts database.

6. (Original) The method of claim 5, further comprising the step of formatting said captured data into a format acceptable by said credit bureau system.

7. (Original) The method of claim 1, wherein the steps are performed in real-time.

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8. (Currently Amended) The method of claim ~~2~~ 1, wherein ~~said~~ the step of invoking a said securities processing system further ~~includes~~ comprises facilitating communication with a trading system to obtain user-authentication information used for trading.

9. (Currently Amended) The method of claim 8, wherein the step of facilitating communication with a trading system to obtain user-authentication information comprises facilitating communication with said trading system to obtain at least one of ~~used for trading said user-authentication information comprises~~ a username and a password.

10. (Currently Amended) The method of claim ~~2~~ 1, wherein ~~said~~ the step of obtaining a credit decision ~~from said credit bureau~~ comprises obtaining a credit decision from said credit bureau ~~takes place~~ in less than two minutes from when ~~the information~~ said data was ~~transmitted~~ forwarded to ~~the~~ said credit bureau.

11. (Currently Amended) A real-time brokerage account application method comprising the steps of:

providing an online brokerage application website;

electronically receiving brokerage application data from an ~~Applicant~~ applicant over a distributed network;

capturing application data in a host system database;

formatting application data into a format accepted by a credit bureau;

forwarding said formatted application data, utilizing a distributed credit bureau communication system, to said credit bureau for real-time account decisioning;

receiving a credit decision from said credit bureau relating to said formatted application data; and

in response to a favorable credit decision, invoking a securities processing system to open a brokerage account with a pre-established trading limit; wherein said securities processing system communicates with a trading system to activate said brokerage account.

12. (Currently Amended) ~~An~~ A brokerage account application system comprising:

a web server system for communicating with an ~~Applicant~~ applicant to post and receive, over a distributed network, account application data from said ~~Applicant~~ applicant;

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a distributed credit bureau communication system configured to accept account application data and communicate said application data to one or more credit bureaus~~.~~; and

a securities processing system configured to communicate with a trading system to activate a brokerage account in response to a favorable credit decision from said credit bureau system, wherein said trading system, at the request of ~~an Applicant~~ said applicant, is able to place an order for a trade.

13. (Currently Amended) The brokerage application system of claim ~~11~~ 12, further comprising an application server for processing said application data and interfacing with said credit bureau system, wherein said credit bureau system receives said application data and generates a credit decision and approval notification in response thereto.

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